BUT WAIT A SECOND HERE.

I GUESS I SHOULDN'T CALL MY FATHER "CRAZY"...

DAD.

HE PURCHASED THIS NEWLY BUILT SINGLE-UNIT CONDOMINIUM SIX YEARS AGO.

IF I WERE TO ADD ALL FEES INVOLVED IN A 35-YEAR FIXED INTEREST RATE OF A REGULAR BANK LOAN...

THAT WOULD BE LIKE PAYING 170 YEN FOR THIS 100 YEN ERASER.

MOMO

HE HAS TO PAY A TOTAL OF 60 MILLION FOR A THING WORTH 35 MILLION...

WHY DO GROWN-UPS DO SUCH UNBELIEVABLE THINGS?

GOOD GRIEF.

BECAUSE...

SINCE THIS WAS THE MOST EXPENSIVE PURCHASE OF HIS LIFETIME, HE SHOULD'VE DONE AMPLE RESEARCH BEFORE BUYING.

PROPERTY OWNERSHIP RIGHTS, ESTATE TRANSFER REGISTRATION, PROPERTY TAXES AND SO ON WOULD COME OUT TO ABOUT 3 MILLION YEN.

THE LOAN OF 51.5 MILLION YEN, AFTER DEDUCTING A DOWN PAYMENT OF 3.5 MILLION YEN WITH A FIXED 35-YEAR INTEREST RATE OF 3%...

...LET'S SAY THE VALUE OF THE PROPERTY IS 18 MILLION YEN AND THE VALUE OF THE BUILDING IS 17 MILLION YEN.

FIXED-ASSETS TAX AND CITY-PLANNING TAX WITH RESPECT TO THE PROPERTY AND BUILDING COME TO A TOTAL OF ABOUT 3 MILLION YEN IN 35 YEARS.

...WOULD THEN BECOME A TOTAL OF ABOUT 90 MILLION YEN. AS TO OTHER EXPENSES ASSOCIATED WITH THE LOAN, SUCH AS FINANCING FEES, GROUP CREDIT, LIFE INSURANCE, FIRE INSURANCE, EARTHQUAKE INSURANCE, AND REVENUE STAMP FEE, THOSE WOULD BE APPROXIMATELY ONE MILLION YEN.

IT ALL COMES OUT TO ABOUT 60 MILLION!

EVEN THOUGH BANKS CURRENTLY PAY 0.025% INTEREST FOR SAVINGS, PRACTICALLY ZERO...

THE SUM BALLOONS TO ALMOST DOUBLE. THE MAIN REASON IS THE HOME LOAN.

THE BANK LOANS OUT MONEY THEY COLLECT WITH ZERO CAPITAL, WITH SUCH HIGH INTEREST.

...THE CURRENT INTEREST RATE FOR A LOAN IS 1.5% TO 2%.

TRULY, A BANK SITS IN A COMFORTABLE EASYCHAIR WHILE FORTUNES ROLL IN!

BANKING SURE IS A PROFITABLE BUSINESS.

...IF I CHOSE TO NOT PURCHASE A HOME BUT INSTEAD INVESTED BY ANNUALLY ADDING 300,000 YEN OF THE 18.5 MILLION YEN...

CLICK CLICK CLICK

BY THE WAY...

—THE HOME-LOAN INTEREST— TO THE DOWN-PAYMENT SUM OF 3.5 MILLION YEN...

...AFTER 35 YEARS, IT COMES OUT TO 38,450,000 YEN! AT 5%, TO 60,920,000 YEN!

BY INVESTING A MERE 3%...

EVEN THOUGH I'D OWN A HOME AFTER GRINDING OUT LOAN PAYMENTS FOR 35 YEARS, MY SAVINGS WOULD BE PRACTICALLY ZERO.

IF I RENTED INSTEAD AND INVESTED THE REMAINING MONEY, I COULD LIVE MY RETIREMENT IN A FAR RICHER LIFESTYLE!

...THIS HOME WOULD BE WORN OUT AND OF PRACTICALLY ZERO VALUE.

NOT TO MENTION... AFTER PAYING OFF THE 35-YEAR LOAN...

THERE WILL BE A SURPLUS OF PROPERTY BECAUSE OF THE DECREASING POPULACE OF OUR RAPIDLY AGING POPULATION.

PROPERTY VALUE WILL GO DOWN AS A RESULT. THAT'S WHY A HOME IN THE SUBURBS WILL BECOME WORTHLESS.

IT'S DEPRESSING JUST THINKING ABOUT IT...

NEVER-
THE-
LESS... I'M
GRATEFUL
WE DO HAVE
A HOME.

AT LEAST
I HAVE MY
OWN PRIVATE
ROOM. IT
WOULDN'T
BE AS COM-
FORTABLE
RENTING AN
APARTMENT.

OKAY.

LET'S WALK TO THE STATION TOGETHER.

IT'S COLD TODAY.

WE'RE OFF.

IT SURE IS.

MY FATHER IS A MATH TEACHER. HE'S THE TYPE TO THINK MORE LOGICALLY THAN THE AVERAGE PERSON.

BUT HE'S...

...HE SHOULD COME TO REALIZE THAT IT'S ALL UNREASON-ABLE.

SO IF HE HAD CALCULATED THE INTEREST AND PAID ATTENTION TO EVERY-THING INVOLVED WITH THE LOAN...

WHY DO YOU ASK, OUT OF THE BLUE?

OH, I WAS JUST SORT OF THINKING ABOUT STUFF...

WHAT MADE YOU DECIDE TO BY OUR HOME?

DAD.

IT WAS MAINLY YOUR MOM'S DECISION.

I DON'T REMEM-BER.

BUT DIDN'T YOU CONSIDER WHAT A BURDEN THE HOME LOAN WAS GOING TO BE?

...AND DECIDED TO PURCHASE A HOME.

OUR FAMILY WAS GOING TO GET BIGGER, SO WE WENT WITH THE FLOW...

BUT I DIDN'T CARE TOO MUCH ABOUT THAT.

I WAS SHOCKED AT FIRST TO FIND OUT THAT THE PRICE WAS GOING TO DOUBLE IN MAKING PAYMENTS FOR ALMOST 30 YEARS.

HUH...?

...TO LIVE UNHAMPERED IN A CLEAN AND COMFORTABLE PLACE. THAT WAS OUR NUMBER ONE WISH.
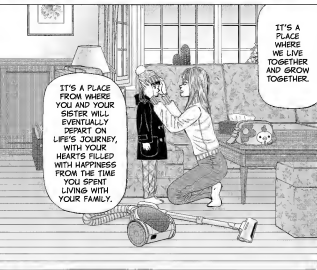
WE WANTED YOU AND AI-CHAN...

A HOME...

...IS A PLACE OF MAKING FAMILY MEMORIES.

FAMILY MEMORIES?

IT'S A PLACE WHERE WE LIVE TOGETHER AND GROW TOGETHER.

IT'S A PLACE FROM WHERE YOU AND YOUR SISTER WILL EVENTUALLY DEPART ON LIFE'S JOURNEY, WITH YOUR HEART'S FILLED WITH HAPPINESS FROM THE TIME YOU SPENT LIVING WITH YOUR FAMILY.

IT BELONGS TO THE DOMAIN OF THE HUMAN HEART.

IT'S NOT A MATTER OF MATH OR LOGIC.

THE DOMAIN OF THE HUMAN HEART...

LET'S HURRY.

Y-YEAH.

OOPS, WE'RE RUNNING A LITTLE LATE.

NOW I KNOW WHY HE MADE HIS PURCHASE, EVEN KNOWING THAT HE WOULD WIND UP FLYING DOUBLE.

I ACKNOWLEDGE MY DAD'S REASONING.

MAYBE IT'S JUST INEVITABLE...

IT'S A FACT THAT IF ONE SEEKS TO LIVE IN A COMFORTABLE ENVIRONMENT WITH SUFFICIENT ROOM, ONE HAS NO CHOICE BUT TO GET A LOAN.

YOU THINK SO TOO, REN-SAN?

A PLACE OF MEMORIES... HE'S RIGHT ABOUT THAT.

PERSON-ALLY, I THINK HIS ANSWER WAS AN ORDINARY ONE.

HE'S A LOGICAL MAN, AFTER ALL.

YOUR FATHER GAVE YOU A THOUGHT-FUL ANSWER.

YOU THINK SO?

IT'S SCARY JUST THINK-ING ABOUT IT.

HE'S SHACK-LED TO PAYING OFF A DEBT FOR 35 YEARS.

WHAT DO YOU MEAN?

I DON'T THINK HE WAS SMART TO BASE HIS LIFE PLAN AROUND A LOAN.

IT'S ABSOLUTELY IMPOSSIBLE TO SEE TENS OF YEARS INTO THE FUTURE.

IT APPLIES TO ALL PARENTS.

IT TICKS ME OFF TO HEAR YOU SAY THAT ABOUT MY FATHER.

BOTH MY PARENTS ARE DOCTORS, BUT THEY BUY CARS AND HOMES WITH LOANS.

ESPECIALLY WHEN IT COMES TO REAL ESTATE...

EVEN THOUGH JAPANESE PEOPLE ARE ORDINARILY STINGY, THEY'RE QUITE LACKADAISICAL WHEN IT COMES TO HIGH-PRICED EXPENSIVE PURCHASES.

...BECOMING THE MASTER OF ONE'S OWN DOMAIN, HOME OWNERSHIP BEING A SIGN OF TRUE INDEPENDENCE, AND ALL THAT. THEY DON'T THINK FOR THEMSELVES.

ALL THAT MEANS IS THAT THERE ARE A LOT OF PEOPLE WHO ARE CAUGHT UP IN PLATITUDES OF "NORMATIVE THINKING," SUCH AS...

...WHO TARGET PEOPLE LIKE THAT, TO SELL THEM HOMES AND CONDOMINIUMS.

THERE MUST BE TONS OF REAL-ESTATE AGENCIES, SELLERS, CONSTRUCTION COMPANIES AND SO ON THROUGHOUT JAPAN.

OH?

IT GOES TO SHOW THAT NORMATIVE THINKING IS PERFECT BAIT FOR BUSINESS.

IF THE BAIT CALLED "NORMATIVE THINKING" IS CAST TO THE MASSES, THEY WILL COME IN DROVES TO EAT IT.

FISH THAT BITE WILL GET CAUGHT, AND WILL GET TURNED INTO MERCHANDISE.

IF YOU LOOK FURTHER, YOU'LL LEARN SOMETHING ABOUT THE PEOPLE WHO CAST "NORMATIVE THINKING" TO THE MASSES.

THEY'RE THE GOVERNMENT AND CORPORATIONS THAT PLAN TO MAKE A BUNDLE OFF OF IT.

WHICH MEANS, THEN...

I SEE... SO THAT'S THE BOTTOM LINE.

RIICHI!

IS THAT WHAT YOU MEANT?

CATCHPHRASES LIKE "BECOMING THE MASTER OF ONE'S OWN DOMAIN" WERE PLANTED IN PEOPLE BY THE GOVERNMENT AND CORPORATIONS.

...THE GOVERNMENT AND CORPORATIONS STARTED PROMOTING THE PURCHASE OF REAL ESTATE TO PEOPLE.

IF THAT'S THE CASE, IT MEANS THAT AT SOME POINT...

AND WHEN DID THE VALUE OF JAPANESE REAL ESTATE BECOME SO HIGH?

WHEN DID ALL THAT START?

Yoshida Real Estate

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QUICK SALE CASH PAYMENT